

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 22nd, 1999, QUINTON G. GADD, d/b/a GADD'S CONSTRUCTION and CLEO GADD, executed a certain Deed of Trust to, D. JEFFREY FRAZIER, TRUSTEE for the benefit of COMMUNITY BANK, DESOTO COUNTY, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1140, Page 756 and re-recorded in Book 1205, Page 134; and

WHEREAS, COMMUNITY BANK, DESOTO COUNTY, pursuant to the provisions of the aforesaid Deed of Trust, has elected to substitute ERIC L. SAPPENFIELD, as Trustee in and for the above described Deed of Trust and indebtedness secured thereby in lieu and in place of D. JEFFREY FRAZIER.

NOW, THEREFORE, COMMUNITY BANK, DESOTO COUNTY, the holder of the above described Deed of Trust, does hereby substitute and appoint ERIC L. SAPPENFIELD, as Trustee in place of D. JEFFREY FRAZIER, and does hereby confer upon said ERIC L. SAPPENFIELD, full and complete power to execute said Deed of Trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS MY SIGNATURE this the 21<sup>st</sup> day of April, 2000.

COMMUNITY BANK, DESOTO COUNTY

BY: Simon F. Weir II

TITLE: Senior Vice-President

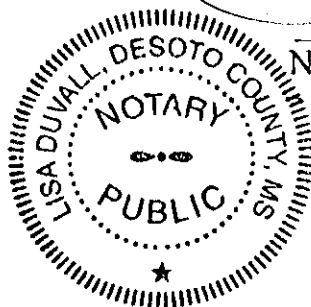
STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the 21 day of April, 2000, within my jurisdiction, the within named, Simon F. Weir II, who acknowledged that he is Senior Vice President of COMMUNITY BANK, DESOTO COUNTY, a Mississippi Banking Corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES FEB 1, 2003  
BONDED THROUGH LEGAL NOTARY SERVICE

This instrument prepared by:  
Eric L. Sappenfield  
Attorney at Law  
97 Stateline Road East  
Southaven, MS 38671  
662-342-2170

foreclosures/7943sub



Simon F. Weir II  
Notary Public

STATE MS. - DESOTO CO.  
FILED

MAY 2 3 31 PM '00

BK. 1209 PG. 542  
W.I. CLERK.